

Apply for a National Insurance number

If you live in the UK you'll normally receive a National Insurance number automatically at age 16. You'll need it when claiming state benefits, applying for a student loan or when working. You can start work without one but you'll need to apply for one straight away.

You cannot currently apply for a National Insurance number because of coronavirus (COVID-19). You can start work without one if you can prove you can work in the UK.

You can however, still apply for benefits or a student loan without a National Insurance Number.

Your National Insurance number

Your National Insurance number is your own personal account number. It is unique to you and you keep the same one all your life. It makes sure the National Insurance contributions and tax you pay are properly recorded against your name.

It also acts as a reference number when communicating with the Department for Communities and HM Revenue & Customs (HMRC).

Receiving a National Insurance number

You'll be sent a National Insurance number automatically just before your 16th birthday if both of the following apply:

- you live in the UK
- your parents or guardians are getting Child Benefit for you

If you're between 16 and 20 years old and haven't received a National Insurance number, contact the [National Insurance registration helpline](#) for advice.

Applying for a National Insurance number

Contact the [National Insurance registration helpline](#) to apply for a national insurance number.

If you need to claim benefits or tax credits

If you need to claim benefits or tax credits (or if your partner needs to claim benefits or tax credits for you) you will need a National Insurance number. Your application will be made as part of the benefit claim process.

- [How to claim benefit](#)
- [Tax Credits - GOV.UK](#) (external link opens in a new window / tab)
- [Child Benefit - GOV.UK](#)(external link opens in a new window / tab)

When starting work or setting up as self-employed

If you start work or set up as self-employed you must apply for a National Insurance number if you do not have one. You do not need to have a plastic National Insurance number card.

If you have the right to work in the UK, you will need to phone your nearest [National Insurance processing centre](#) to make an appointment.

Find out more information about your right to work in the UK.

- [Permission to work in Northern Ireland](#)
- [Entering the UK - GOV.UK](#)(external link opens in a new window / tab)

If you have applied for a student loan

If you applied for and have been awarded a student loan and you don't have a National Insurance number, the Student Loans Company will make sure one of the processing centres arrange for you to get one. They may need you to go to an 'evidence of identity' interview.

What happens when you apply for a National Insurance number

The processing centre will arrange an 'evidence of identity' interview for you. They will confirm the date, time and location of your interview and what information or documents you need to support your application.

What to expect at the 'evidence of identity' interview

The interview will usually be one-to-one (unless, for example, you need an interpreter). You will be asked questions about why you need a National Insurance number, your background and circumstances.

You will also have to prove your identity. Bring as many identity documents (originals, not photocopies) as you can to your interview. Examples of documents which count include:

- a valid passport (UK or foreign)
- a current identity card issued by an EEA or EU member state, or Gibraltar
- a residence permit or residence card, including biometric immigration residency documents
- a full birth or adoption certificate
- a full marriage or civil partnership certificate

If you don't have any of these or other identity documents you still must go to the interview. The information you are able to provide might be enough to prove your identity.

During the interview a National Insurance number application form will be completed and you will be asked to sign it.

What happens next

If you were asked to provide additional information you will need to do this by the agreed date. The processing centre will write and let you know whether your application was successful and what your National Insurance number is.

Tell your employer your National Insurance number as soon as you know it. Do not share your National Insurance number with anyone who does not need it as this might help someone to steal your identity.

Keep the letter with your National Insurance number safe as it is a useful reminder of your number. However, the letter on its own cannot be used to prove your identity and you do not need it to apply for a job or before starting work.

You've lost your National Insurance card or forgotten your number

You don't need to have a card - it's the number that's important. If you've lost or can't remember your number, you might be able to find it on official paperwork such as:

- your P60 (end of year tax statement, given to you by your employer)
- a payslip
- a copy of your annual Self Assessment tax return
- other official correspondence

If you still can't find your number, you can ask HMRC to confirm it by completing and returning [CA5403 - Your National Insurance number -](#)

[GOV.UK](#)(external link opens in a new window / tab) or by calling the [National Insurance registration helpline](#).

HMRC cannot confirm your National Insurance number by telephone. They will write to you instead.

More useful links

- [Applying for a National Insurance number for a looked after child - GOV.UK](#) (external link opens in a new window / tab)
- [National Insurance abroad](#)
- [Benefits Abroad](#)
- [National Insurance and your State Pension statement](#)
- [Pensions Abroad](#)